



April 2007

0 % = BIG SAVINGS

MAKE A DECISION AND MAKE IT Goooooooood!!

YOU'VE got 0% interest! That's the truth. Your [Michigan Students First \(MSF\)](#) benefit will result in a "0" PERCENT interest rate on your loans after 36 months of on-time payments.

Consolidate your loans without careful consideration of all your options and you will know what "Friday nights and you're BROKE" really means. You've lost your 0% MSF benefit!

Click here to learn more about your [repayment options](#) before you consider a [consolidation loan](#). You can qualify for the 0% interest rate on your Stafford and PLUS loans with any of these repayment options.

Click here for [MSF contact information](#) if you need help in making a sound financial decision about your federal educational loans.

[Michigan Students First Program](#) Reduces Interest Rates to Zero Percent with Zero Fees!

[Michigan Students First](#) is recognized as the "most generous borrower benefit program in the nation!"

